

**PERSONAL
FINANCE**
FOR THE
ATARI^(R)

COMPUTARI
9607 ATHLONE DRIVE
DALLAS, TEXAS 75218

082623

P E R S O N A L F I N A N C E (c)

for

THE ATARI^R PERSONAL COMPUTER SYSTEM

RAM REQUIRED: 24K minimum
ATARI 810 DISK REQUIRED
PRINTER OPTIONAL

COMPUTARI
Dallas, Texas

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PERSONAL FINANCE

The PERSONAL FINANCE package contains seven main programs, twelve check files, eight utility programs, and four data files. It is an auto boot disk based system which will allow one to maintain complete household finance records.

P E R S O N A L F I N A N C E

```
*****
*
*           M e n u   S c r e e n
*           1981
*
*   1.  CHECK ENTRY
*   2.  BUDGET ENTRY AND REVIEW
*   3.  CHECK SEARCH
*   4.  EXPENSE TABULATIONS
*   5.  EXPENSE/BUDGET CHARTS
*   6.  CHECK RECONCILIATION
*   0.  SECONDARY MENU
*
*           YOUR CHOICE ?
*
*   (CHECKBOOK BALANCE = $1009.63)
*
*****
```

The main programs are:

.Menu- Lists available functions of the Personal Finance package.
Includes the current checkbook balance.

.Check Entry- for entering and correcting checks and useful records.

.Budget Entry/Review-For generating, or reviewing, monthly budgets.

.Check Search- For searching the check files by name, expense category, tax deductible checks or check number. Printed reports available.

.Tabulations- Displays complete expenses vs. budget by month, year to date, or category. Printed reports available.

.Graph-Displays, in bargraph form, expenses by month, year to date, or category, all in comparison to your budget.

.Check Reconciliation-An easy and fast way to balance your (computerized) checkbook. Printed summary page available.

After becoming familiar with these programs, it may be possible to eliminate maintaining your checkbook by hand. But first, it is essential to become familiar with how this system works. Included here is a brief description of each of the programs. No special codes are necessary to learn - just follow these simple instructions, and those on the screen, and you'll have an fast, reliable, and accurate household accounting system.

GETTING STARTED

Follow these steps each time you initialize a Personal Finance disk. Make sure your BASIC cartridge is inserted. Turn on the 810 disk drive, wait for the busy light to go out, and insert the PF disk. Turn on your Atari 800.

1. Make a copy of the PF disk for use next year. From the menu screen, press 0. The secondary menu will appear. Press 9 for DOS. When DOS is loaded, use the COPY DISK command (J) and reproduce the disk. NOTE: it is essential that the diskette be in a DOS 2 format. If you are uncertain of the type of format, use the DOS 'I' command and re-format the diskette. When finished, store the original in a cool, dry place, and with the copy still in the drive, press SYSTEM RESET. The menu screen will reappear.

2. Press 0 again, then 2 to create the monthly files. Take a break as this will require about five minutes. Forget the numbers on the screen - they're for use in the check entry program and appear on the screen only to let you know the computer is working. When the process is complete, the main menu will appear.

3. Press 0 and then 1. Insert your checkbook balance as of the date you intend to start using this program. Press RETURN.

4. One more time, go to the secondary menu screen and press 3 for the Expense Category program. The categories supplied will appear on the screen. Study this list for a minute:

- V is always reserved for your salary, either net or gross.
- W,X,Y, & Z are record keeping categories that do not interact with your checkbook. As noted, use them to keep information such as gas or oil use, pork belly futures, etc. that you may want to display on the graph or tabulations screens.
- A thru U are your expense categories. Tailor them to fit your needs.

To change the categories, use CTRL/cursor arrows to move the cursor about the screen. Type in the new category remembering to erase any unwanted letters by typing over with a space.

When finished, press RETURN, Y, RETURN to permanently record the new categories on the disk. The main menu will appear.

You are now ready to use the PERSONAL FINANCE PROGRAMS!

CHECK ENTRY

NOTE: IT IS VERY IMPORTANT THAT YOU ALLOW THE COMPUTER TO GO BACK TO MENU WHEN FINISHED ENTERING CHECKS. IT IS AT THIS TIME THAT VARIOUS DATA FILES ARE BEING PUT ONTO THE DISK. INTERRUPTING THE PROGRAM AT THIS POINT WILL CREATE MISLEADING EXPENSE AMOUNTS IN THE TABULATION PROGRAM. HENCE, WHEN IN THE CHECK ENTRY PROGRAM, N-E-V-E-R PUSH THE SYSTEM RESET KEY.

From the menu, press 1. The CHECK ENTRY program will load.

(Hit RETURN after each entry)

CHECK ENTRY

A. House	J. Ent'ment	S. Charity
B. Home Impr	K. Mags, Bks	T. Misc.
C. Utilities	L. Gifts	U. Loan #1
D. Food	M. School	V. N/SALARY
E. Per/Care	N. Savings	W. ELEC USE
F. Allowance	O. Insurance	X. GAS USE
G. Medical	P. Taxes	Y. WATER USE
H. Car Exp	Q. Interest	Z. OPEN
I. Clothes	R. Chg. Accts	

ENTER MONTH

MO: LAST CHECK #

CHECK # CATEGORY: TAX DED:

AMOUNT \$ PAYEE:

CHECKBOOK BALANCE = \$1009.63

Enter '*' to Quit
Enter '>' for Correction

ENTER THE MONTH

Only numbers 1 to 12 are allowed. After the month is entered, the program will search its files to find the last check entered. If there wasn't any, '0000' will appear in the LASTCHECK box.

ENTER THE CHECK NUMBER

You may use numbers or letters to identify a check transaction. DEP may signify a deposit, or SAVE may signify a savings account transaction. Use your imagination! You may also use duplicate check numbers (to signify two or more expenses from one check). For instance, on check #1234, for \$50.00, \$10.00 went for food, while \$40.00 was spent on entertainment. Using the same check number, you can enter this check twice to signify the different expense categories.

To correct a previously entered check in the current month, press the '>' (greater-than) symbol. Refer to the check correction section.

ENTER CATEGORY

Use letters 'A' through 'Z' to choose your expense category. Put all deposits in category 'V'. If you have this system keep track of your savings, and you want to transfer money from savings to checking, do not make a deposit, but rather, enter the letter for your savings category, and enter the amount using a minus sign. For example, to transfer \$100.00, enter '-100' for the amount under the saving category. Your checkbook balance will be increased by \$100.00; your savings category will be reduced by \$100.00.

IS CHECK TAX DEDUCTIBLE?

If you think that this check may be worth a tax deduction (why not!), enter Y. Otherwise, just hit RETURN.

ENTER CHECK AMOUNT

For whole dollar amounts, you can delete the '.00'. Just enter, for example, 25 for twenty-five dollars. Enter dollars and cents all other times, except when using categories W through Z for record keeping purposes.

Be careful not to hit the ',' for the '.' (decimal point). If you enter 25,34 the computer will not give you an error message, but rather accept the amount as 25.00. Your checkbook balance will be off by 34 ¢. Of course, you can correct the error at any time in the future using the correction mode in this program, or the correction mode in the checkbook reconciliation program.

Handling deposits other than salary: As stated before, put your income in category 'V'. However, what do you do with insurance refunds, for example? If you use a 'Medical' expense category and you have received a refund, enter the refund amount in the Medical category as a negative amount. It will increase your checkbook balance accordingly and deduct the amount from your Medical expenses.

ENTER PAYEE

The PAYEE may be any description of the check you want. You only have 11 spaces to enter the PAYEE (which was necessary to conserve disk space). There will not be any buzzers or bells to go off in case you run over the 11 spaces. Sooner or later, you will get a feel for the program and will find that you won't over shoot the allotted space.

IS CHECK# XXXX COMPLETE?

This is a safety feature to let you review your entry once before entering it. If the check looks OK, hit RETURN. If you find a mistake, hit the SPACEBAR and the program will let you start from the beginning. The original entry still appears on the screen, so if any one of the sections is correct, just hit RETURN until you come upon the mistake. Correct it, and continue hitting RETURN (use it as a tab key) until you are asked again if the check is complete.

CORRECTION MODE

Hit the '>' (greater than) symbol. The program will ask you to enter the check number to be corrected. As always, hit RETURN after entering the number. The disk will search its files (within the current month) to locate this check. If it doesn't find one, it will tell you so, and the program will automatically go back to the normal check entry mode.

CHECK ENTRY

A. House	J. Ent'ment	S. Charity
B. Home Impr	K. Mags, Bks	T. Misc.
C. Utilities	L. Gifts	U. Loan #1
D. Food	M. School	V. N/SALARY
E. Per/Care	N. Savings	W. ELEC USE
F. Allowance	O. Insurance	X. GAS USE
G. Medical	P. Taxes	Y. WATER USE
H. Car Exp	Q. Interest	Z. OPEN
I. Clothes	R. Chg. Accts	

IS CHECK #3962 COMPLETE?

MO: 2 LAST CHECK #3961

CHECK #3962 CATEGORY: D TAX DED:

AMOUNT \$55.89 PAYEE: SAFEWAY

CHECKBOOK BALANCE = \$1009.63

Enter '*' to Quit
Enter '>' for Correction

Above - Check entry screen asking if the check is complete

Below - Initial screen of the check correction mode

CHECK ENTRY

A. House	J. Ent'ment	S. Charity
B. Home Impr	K. Mags, Bks	T. Misc.
C. Utilities	L. Gifts	U. Loan #1
D. Food	M. School	V. N/SALARY
E. Per/Care	N. Savings	W. ELEC USE
F. Allowance	O. Insurance	X. GAS USE
G. Medical	P. Taxes	Y. WATER USE
H. Car Exp	Q. Interest	Z. OPEN
I. Clothes	R. Chg. Accts	

ENTER CHECK NBR FOR CORRECTION

MO: 3 LAST CHECK #GAS

CHECK #> CATEGORY: TAX DED:

AMOUNT \$ PAYEE:

CHECKBOOK BALANCE = \$1009.63

Enter '*' to Quit
Enter '>' for Correction

If it does find the check, the screen will ask 'IS THIS IT'. Since this program allows the use of duplicate check numbers, the computer wants to make certain that this is the check you want corrected. If it is, hit RETURN. If not, hit any other key and the disk will continue its search.

Once the check is found, and you have hit RETURN, then a cursor will appear so you can correct the mistake, or completely change the check. Use RETURN to tab to the location of the check to be corrected. Continue hitting RETURN after the correction is made until the program asks, as usual, if the check is complete. Hit RETURN, and your correction is entered.

VOIDING A CHECK

You cannot void a check, per se. You can zero out its contents, however. You may want to retain the original check number, and zero out everything else. The program will not allow a space in the category box, so just leave the category as it was. It won't mean anything anyway. Put a zero in the AMOUNT box.

SCREEN COMMANDS

Press '1', RETURN to quit entering checks. For a new month, press 1. To return to the main menu, press 2. Again, do not allow the program to stop at this point - it is 'dumping' data onto the disk. Wait until the menu appears to turn off the system.

BUDGET ENTRY/REVIEW

It's always good to have some sort of idea of what you will spend in the upcoming months. This BUDGET program is provided so you can plan your expenses and try to live within your means (an impossible dream!).

(Hit RETURN after each entry)

<u>BUDGET ENTRY</u>					
A. House	*	----	L. Gifts	*	----
B. Home Impr	*	----	M. School	*	----
C. Utilities	*	----	N. Savings	*	----
D. Food	*	----	O. Insurance	*	----
E. Per/Care	*	----	P. Taxes	*	----
F. Allowance	*	----	Q. Interest	*	----
G. Medical	*	----	R. Chg. Accts	*	----
H. Car Exp	*	----	S. Charity	*	----
I. Clothes	*	----	T. Misc.	*	----
J. Ent'ment	*	----	U. Loan #1	*	----
K. Mags, Bks	*	----	V. N/SALARY	*	----

MONTH SALARY: * BUD TOT: *

CATEGORY: " AMOUNT: *

ENTER CATEGORY THEN AMOUNT. PRESS
RETURN TO ENTER DATA

ENTER "*" TO QUIT
ENTER ">" FOR NEW MONTH

ENTER MONTH

Use a number 1 to 12. If a budget has already been entered, the previous budget will appear on the screen.

ENTER SALARY

Enter the month's income (your best guess). Always use whole amounts (let's not worry about the cents in this program).

ENTER THE CATEGORY

Use letters A to U (remember, V is for salary, and we just entered that).

ENTER AMOUNT

Numbers only, of course.

After entering the category amount, the amount will appear on the upper part of the screen. The SALARY total will be reduced by that amount, while the BUDGET total will increase by the amount. Watch these totals so you know when you're running out of money.

You can re-enter a category as many times as you wish and the program will always keep up to date totals. This is just in case you need to 'jiggle' things around to fit all of the month's budget categories into your salary.

Press the '>' (greater-than) symbol when you're ready for a new month. A fresh (clean) screen will appear.

TO COPY A MONTH

Instead of re-doing each and every month, you can type C(number) when in the salary box. The number will be the month you want copied into the current month. For example, after inputting month 1 (January) into the system, go to a new month, enter the new month's number (let's say 2), then enter C1. Automatically, January's budget will be copied into February. Then make any changes you wish (different category expenses for the new month). When finished, go to a new month, copy an old month, etc., etc. A year's budget can be entered in no time flat.

When finished with budget entry, press *. Do not press SYSTEM RESET at this point as your budget information is being transferred to the disk. When finished, the MENU screen will appear.

TABLATIONS

This program allows you to review your expenses (vs. budget) by month, by year to-date, or by category.

EXPENSE-BUDGET TOTAL Menu Screen

A.House	J.Ent'ment	S.Charity
B.House Impr	K.Mags,Bks	T.Misc.
C.Utilities	L.Gifts	U.Loan #1
D.Food	M.School	V.N/SALARY
E.Pet/Care	N.Savings	W.ELEC USE
F.Allowance	O.Insurance	X.GAS USE
G.Medical	P.Taxes	Y.WATER USE
H.Car Exp	Q.Interest	Z.OPEN
I.Clothes	R.Chg.Accts	

Your Choices are....

1. Expenses/Budget by Month
2. Expenses/Budget by Category
3. Exit to Main Menu

Enter 1 or 2. If you want a year to-date reading, enter 13 when asked for the month to review. Then enter the current month. For example, if it's April, and you want to view the year to-date expenses, enter 13, then 4.

When viewing the expenses by category (example below), you will be asked one time for the current month. This is so the program can average your category expenses only up to the current month.

Press 'P' to obtain a printed copy of the screen. Press M to return to the sub-menu, then 3 to return to the main menu.

Expenses by Month	FEBRUARY	EXP BUD +/- %			
	A.House	345	345	0	18
	B.Home Impr	8	30	22	0
	C.Utilities	180	190	10	9
	D.Food	284	280	-4	15
	E.Per/Care	0	30	30	0
	F.Allowance	100	100	0	5
	G.Medical	21	0	-21	1
	H.Car Exp	37	45	8	2
	I.Clothes	0	40	40	0
	J.Ent'ment	10	100	90	1
	K.Mags,Bks	7	0	-7	0
	L.Gifts	0	0	0	0
	M.School	280	280	0	14
	N.Savings	-38	0	38	-2
	O.Insurance	138	138	0	7
	P.Taxes	0	0	0	0
	Q.Interest	0	0	0	0
	R.Chg.Accts	284	260	-24	15
	S.Charity	10	0	-10	1
	T.Misc.	273	107	-166	14
	U.Loan #1	0	0	0	0
	TOTALS--	1938	1945	7	100
P=Printer		M=Menu			

Expenses by Expense Category					Record (category) Tabulation				
Expense/Budget Review for Utilities					Expense/Budget Review for ELEC USE				
MONTH	EXPENSE	BUDGET	DIFF	AVG	MONTH	EXPENSE	BUDGET	DIFF	AVG
JANUARY	113	115	2	113	JANUARY	922		922	
FEBRUARY	180	190	10	146	FEBRUARY	1010		966	
MARCH	152	190	38	148	MARCH	789		907	
APRIL	145	190	45	147	APRIL	765		872	
MAY	116	140	24	141	MAY	817		861	
JUNE	146	140	-6	142	JUNE	716		837	
JULY	125	170	45	140	JULY	1312		904	
AUGUST	208	200	-8	148	AUGUST	2465		1100	
SEPTEMBER	0	140	140	148	SEPTEMBER	0		1100	
OCTOBER	0	140	140	148	OCTOBER	0		1100	
NOVEMBER	0	140	140	148	NOVEMBER	0		1100	
DECEMBER	0	140	140	148	DECEMBER	0		1100	
TOTALS	1184	1895	711	148	TOTALS	8796		1100	
P=Printer		M=Menu			P=Printer		M=Menu		

CHECK SEARCH

CHECK SEARCH		
A. House	J. Ent'ment	S. Charity
B. Home Impr	K. Mags, Bks	T. Misc.
C. Utilities	L. Gifts	U. Loan #1
D. Food	M. School	V. N/SALARY
E. Per/Care	N. Savings	W. ELEC USE
F. Allowance	O. Insurance	X. GAS USE
G. Medical	P. Taxes	Y. WATER USE
H. Car Exp	Q. Interest	Z. OPEN
I. Clothes	R. Chg. Accts	

Do you want to search by...

1. Name
2. Category
3. Tax Deductible Checks
4. Check Number
5. Exit to Main Menu

Your choice...

You may search by name (payee), expense category (A thru Z), Tax deductible checks, or check number. In searching by name, you don't have to spell out the entire name. Typing 'S' will list all checks starting with S. Typing SAF will list all checks starting with SAF, and so on.

NAMESEARCH

Payee	Check	AMOUNT	Mo	IT	Categ
SAFEWAY	:4041:*	17.08:	5:		!Food
SAFEWAY	:4050:*	6.87:	5:		!Food
SAFEWAY	:4057:*	10.00:	5:		!Food
SAFEWAY	:4057:*	10.00:	5:		!Misc.

* OF CHECKS=4 TOTAL=*\$43.95

When searching by check number, it is easier to list a range of checks, like FROM: 2856 TO: 2870. The program will look for all checks equal to and in between these numbers. Remember that you may have checks listed under a name rather than a number. To pull out all checks written for an entire month, type FROM: 0 (zero) TO: 2

In all searches, the program will ask for the month to be searched. If you want to search an entire year, type 13.

If you want a printed copy, type 'Y' when the program asks. To stop a search at any time, press any key.

GRAPH

Bar Charts

The graph routine will plot your expenses by month, year to-date, or category, all vs. budget. For year to date plots, always type 13 when asked for the month to review.

The large colored area is your expense, while the small line is your budget. Keep those expenses below the budget!

When the plot is finished, hit any key to return to the sub-menu so you can do another plot, or return to the main menu (by pressing 3).

YOUR CHOICES ARE...

- 1. A graph of one month's expenses listing all categories.**
- 2. A graph of one category's expenses over 12 months**
- 3. EXIT TO MAIN MENU**

PRESS 1, 2 OR 3

CHECK RECONCILIATION

Here is an easy way to balance your PERSONAL FINANCE checkbook. Press 6 from the main menu screen.

First enter the bank balance as shown on your bank statement. Now, to make things run a little faster, separate your checks by month (maybe the bank does it for you). Enter the month number (1 for Jan., 2 for Feb., etc.). After a few humms and buzzes the checks written this month will be listed on the screen. Well, some of the checks. Hit P to page through all your checks. Now, using D (for down) or U (for up), move the little arrows to the check number you want to clear. Is the amount correct? Good, it is. Then just hit *. The check has formally been cleared. Oops, you found a check that has the wrong amount. Make sure the arrows are on that check, and press C (don't need to hit return with these special commands). A new screen appears, and you can correct the check amount (hit RETURN after entering the corrected amount). Back to the monthly list. Oh no, you cleared a check number that wasn't supposed to be cleared. Hit X. That does the job.

When finished 'clearing' all of the checks this month, hit M to go to a new month. Proceed as above to clear the remaining checks.

All done? Hit Q (for quit). Now it's the computer's turn to work. Sit back, relax, and in a short time, a Summary Page will appear listing all the good stuff. Just like the bank says it should be done.

If the DIFFERENCE is not \$0.00, then you may want to return to the program to see if you can find any check(s) that has an incorrect amount. There will not be any addition or subtraction errors to look for like in years passed - computers don't make missteaks. If everything is OK, hit 1, and the main menu will pop up.

One thing to watch out for - make sure you have entered (through the check entry program) any service charges the bank may charge. Or any interest they may pay you! This should be done before you enter the check reconciliation program.

*****Changing Years*****

At the end of a year, you undoubtedly will start a new disk to hold the new year's checks. In January or even February your bank statement may include last

year's checks. How do you balance your Checkbook?

Take the previous year's PF disk, go to the secondary menu screen, and press 8. The program will scan the entire year's checks looking for those that have not cleared your bank. Once finished, the program will advise you to insert the NEW YEAR disk into the drive and to press RETURN. All of the uncleared checks will be deposited onto the new disk, and the menu screen will appear. Now go to the CHECK RECONCILIATION program (#6). Sort through your returned checks pulling out all of the previous year's checks. When asked for the month number, type 0 (zero), and all of the uncleared checks from last year will appear on the screen. Proceed to clear these as normal.

When you have cleared all of the checks brought forward from last year, you can delete the entire file if you wish. This has to be done through the DOS 2.05 command 'D'. The file name is "D:CHECKDAT.MO".

Should you have any problems with your PERSONAL FINANCE program, please write. I'll be happy to help. GOOD LUCK!

COMPUTARI
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Dallas, Texas 75218

DO YOU OWN TWO DISK DRIVES?

If so, you might want to expand the capacity of the PF program. By putting the check files on drive #2, you could hold approximately 250 checks per month. Several changes have to be made to the operating programs, however, so please send me your name and address and I will send you the instructions.

Neither COMPUTARI, or its dealers, makes any express or implied warranty of any kind with respect to this computer software program and/or material. Should the diskette be defective, however, return it to the dealer or COMPUTARI, 9607 Athlone, Dallas, TX 75218, for a prompt exchange.

MISCELLANEOUS TIDBITS AND
USELESS INFORMATION

The secondary menu screen contains all of the utility programs associated with the PF package. Some you have used in initializing the disk, but included here is a brief description of all the programs for reference:

SECONDARY MENU SCREEN

1. Adjust or enter checkbook balance
2. Create monthly files
3. Change expense categories
4. Clear expense files
5. Clear budget files
6. Correct expense files
7. Transfer check records to new disk
8. End of year outstanding check transfer (to new year's disk)
9. D O S
0. RETURN TO PRIMARY MENU

1. Adjust Checkbook balance- to be used in case there is an error in your checkbook balance that can't be rectified by any other means.

2. Monthly Files - Only to be used in initializing your PF disk, or to clear a month's file of all checks and records. When using this to clear a month, be sure to also run number 4 - Clear Monthly Expense Totals - so that your expense totals correlate with the checks you have written.

3. Expense Categories - it is advisable not to change your expense categories after you have started using the PF package. You can use this program to review those categories entered.

4. Clear Expense Totals- this will clear the files that hold the amounts and categories of your checks and records. Hence, proceed with caution in using this program. You will want to use it if for some reason it is necessary to re-enter a month's checks.

5. Clear Budget Totals-as above, this program will clear your budget files. Use it if you need to completely re-do your budget, or to zero out only one month's budget.

6. Correct Expense Totals- if for some reason your expense totals don't correlate with the checks you've entered, then this program can be run to correct the expense files. It will ask for the month to be corrected. When finished press '*' and hit RETURN.

7. Transfer Check files to new disk - Use this utility to transfer the monthly check files to a new disk. Do not attempt to transfer the check files using the DOS 2.05 command 0-duplicate file. It will not work. First, initialize a new PFS disk following all the steps outlined under Getting Started. When complete, insert the old disk in the drive and from the secondary menu, press 7 and return. The transfer program will load and ask for the month number for transfer. For January, press 1 (not 01), March press 3, etc., then RETURN. The complete file will be loaded into the computer and the program will instruct you to insert the new disk and press RETURN. Continue this process for all months to be transferred.

When this process is complete, return to the secondary menu and press 6 to correct the expense totals file. Remember to correct each month that has been transferred, otherwise the expense totals that appear on the Tabulations screen will be incorrect.

8 Transfer Last Year's Checks - discussed in the Check Reconciliation section.

9. DOS - to access the disk operating system.

0. Return - to return to the main menu.

